

Bank: JSC CARTU BANK

Date: 30/06/2011

sheet N4

Economic Ratios

		Reporting Period	Respective period of the previous year
	CAPITAL		
1	Tier 1 Capital Ratio \geq 8%	17.74%	19.08%
2	Regulatory Capital Ratio \geq 12%	34.69%	30.77%
3	Risk Weighted Assets/Total Assets	138.61%	120.12%
4	Cash Dividend/Net Income	0.00%	0.00%
	Income		
5	Total Interest Income /Average Annual Assets	10.34%	10.32%
6	Total Interest Expense / Average Annual Assets	5.08%	5.46%
7	Earnings from Operations / Average Annual Assets	4.55%	5.61%
8	Net Interest Margin	5.26%	4.85%
9	Return on Average Assets (ROA)	4.13%	2.49%
10	Return on Average Equity (ROE)	15.91%	9.88%
	ASSET QUALITY		
11	Non Performed Loans / Total Loans	29.50%	34.24%
12	LLR/Total Loans	13.16%	13.97%
13	FX Loans/Total Loans	77.36%	75.76%
14	FX Assets/Total Assets	63.77%	65.99%
15	Loan Growth-YTD	2.39%	9.85%
	LIQUIDITY		
16	Liquid Assets/Total Assets	17.84%	14.55%
17	FX Liabilities/Total Liabilities	91.51%	94.20%
18	Current & Demand Deposits/Total Assets	12.58%	10.82%

General Director

Chief Accountant